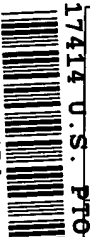


09/25/03



UTILITY APPLICATION

Attorney Docket No.: 1DATA.095A

First Named Inventor: Boris Belyi

Title: DATA VALIDATION SYSTEMS AND METHODS FOR FINANCIAL TRANSACTIONS

Express Mail Label No.: EV 308 021 305 US

Direct all correspondence to Customer No.: 20995

Date: September 24, 2003

Page 1 of 1

Mail Stop Patent Application

United States Patent and Trademark Office

PO Box 1450

Alexandria, VA 22313-1450

The following enclosures are transmitted herewith to be filed in the patent application of:

Inventors:

1. Boris Belyi

2. Sharat Shankar

APPLICATION ELEMENTS:

(X) Specification in thirty-three (33) pages.

(X) Drawings in four (4) sheets.


OTHER APPLICATION PARTS:

(X) Return prepaid postcard.

FILING FEES:

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Basic Utility		1001 (\$750)		\$750
Non-English Spec.		1053 (\$130)		\$0
Recordation Fee		8021 (\$40)	0 x 40 =	\$0
Excess Claims > 20	53 - 20 = 20	1202 (\$18)	20 x 18 =	\$594
Independent > 3	4 - 3 = 1	1201 (\$84)	1 x 84 =	\$84
Multiple Claim		1203 (\$280)		\$0
			TOTAL FEE DUE	\$1428

(X) The total fees calculated above will be paid at a later date.


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16235 U.S. PTO

10/671001



09/25/03

MAIL STOP PATENT APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No.	:	1DATA.095A
Applicants	:	Boris Belyi and Sharat Shankar
For	:	DATA VALIDATION SYSTEMS AND METHODS FOR FINANCIAL TRANSACTIONS
Agent	:	Jeffrey A. Hopkins
“Express Mail” Mailing Label No.	:	EV 308 021 305 US
Date of Deposit	:	September 25, 2003

I hereby certify that the accompanying

Transmittal letter; Specification in 33 pages; 4 sheets of drawings; Return
Prepaid Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. 21

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Alexandria, VA 22313-1450.